

Affinity Markets

Extended Health Care Beneficiary Designation

This form is to be used for members who have the Accidental Death & Dismemberment benefit as part of their Extended Health Care plan.

1 Plan member information	Plan sponsor name	Plan number	Identification number	
	Plan member name (first, middle initial, last)	Province of residence	Date of birth (dd/mmm/yyyy)	
2 Primary beneficiary	Name of beneficiary (first, middle initial, last)	Date of birth (dd/mmm/yyyy)	Relationship to plan member	Percentage %
List all primary beneficiaries for Accidental Death & Dismemberment benefit.	Name of beneficiary (first, middle initial, last)	Date of birth (dd/mmm/yyyy)	Relationship to plan member	Percentage %
Percentages must total 100% to be valid.	Name of beneficiary (first, middle initial, last)	Date of birth (dd/mmm/yyyy)	Relationship to plan member	Percentage %
Irrevocability	Note: If beneficiary is shown as irrevocable, his/her consent is required to change it. Include a signed and dated consent with this form. You are responsible for ensuring the validity of your designation.		For Quebec residents only In Quebec, the designation of your spouse as beneficiary is irrevocable unless otherwise specified. If spouse is beneficiary, the designation is: <input type="radio"/> Revocable <input type="radio"/> Irrevocable	
3 Contingent beneficiary	You may wish to designate a contingent beneficiary(ies) to receive any proceeds under your policy if all of the primary beneficiary(ies), named above for either coverage, should die before you. In that event, a contingent beneficiary will automatically be entitled to the benefit that would have been payable to the primary beneficiary(ies). If you name more than one contingent beneficiary, then the proceeds will be split, evenly, amongst the contingent beneficiaries you choose to name. Should there not be any surviving beneficiaries at the time of your death, the proceeds will be paid to your estate.			
	Name of contingent beneficiary (first, middle initial, last)	Date of birth (dd/mmm/yyyy)	Relationship to plan member	
	Name of contingent beneficiary (first, middle initial, last)	Date of birth (dd/mmm/yyyy)	Relationship to plan member	
4 Trustee appointment	Complete if any beneficiary named is under the age of majority. I appoint _____ as Trustee to receive any amount due to any beneficiary under the age of majority (not applicable in Quebec).			
5 Declaration and authorization	I hereby revoke any previous beneficiary designations in relation to my foregoing coverage(s) and designate the person(s) named above.			
Due to the legal significance of a beneficiary appointment, this designation must be signed and dated to be valid.	By signing below you:			
A copy or fax of the beneficiary designation in this form is as valid as the original.	<ul style="list-style-type: none"> • authorize us to act on the changes provided on this form • consent to us accepting a fax of this form in place of an original. 			
	Signature		Date signed (dd/mmm/yyyy)	
6 Statement on confidentiality	The specific and detailed information requested on the beneficiary designation form is required to process the application. To protect the confidentiality of this information, Manulife will establish a "financial services file" from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife at the address shown below. Your file is secured in our offices or those of our administrator or agent. You may request to review the personal information it contains and make corrections by writing to: Chief Privacy Officer, Manulife, P.O. Box 1602, Del Stn 500-4-A Waterloo, Ontario N2J 4C6. A copy of our privacy principles and practices is available for view at manulife.ca .			

What is the purpose of a beneficiary?

If you intend for some or all of your death benefit to go to specific individuals, it is important to make sure that you plan ahead and select those beneficiaries. Having an up-to-date beneficiary designation will make this possible by listing your primary and contingent beneficiaries and intended allocations.

Beneficiary: the person, people or entity who will receive any death benefit from the basic or optional coverage you have selected through your group benefits plan that becomes payable upon your death. Basic and optional beneficiaries may differ.

Types of beneficiary – Primary vs. Contingent

Primary: the person, people or entity you choose to receive the death benefits. If you choose more than one beneficiary, you will need to indicate what percentage of the benefit you would like each person to receive. When multiple primary beneficiaries are named, the total of the percentages allocated to each primary beneficiary must add up to 100%.

Contingent: the person, people or entity you designate to receive the death benefits if all of the primary beneficiaries die before you. If you select more than one contingent beneficiary, the benefit will be split evenly between the contingent beneficiaries.

What happens to the death benefit when...

<i>The primary beneficiary dies before you and no contingent beneficiary is named.</i>	The death benefit will be paid to your estate.
<i>The primary beneficiary dies before you, but there is a contingent beneficiary(ies) designated.</i>	The benefit will be paid to the contingent beneficiary(ies).
<i>You assign two primary beneficiaries, and one beneficiary dies before you, and you have not updated your beneficiary form information.</i>	The entire death benefit that would have been paid to the deceased beneficiary will be paid to the surviving primary beneficiary.

Irrevocable vs. Revocable

Irrevocable: the beneficiary you choose cannot be changed without the written permission of that individual. For example, if you choose your spouse or partner to be the designated beneficiary and you end up separating, you will not be able to change the beneficiary designation without a completed release form from them.

In Quebec, naming your spouse (must be a civil union) as a beneficiary automatically means that he/she is an irrevocable beneficiary, unless you specify otherwise or divorce.

Revocable: A revocable beneficiary means that the beneficiary you choose can be changed at any time without the permission of that individual.

For example, if you choose your spouse or partner to be the designated beneficiary and you end up separating, you can then change that beneficiary designation without asking for that person's permission.

Naming a minor as a beneficiary

If a benefit becomes payable to a minor who is named as a primary or contingent beneficiary, the benefit can only be paid on behalf of the minor to a trustee or guardian for property; otherwise, it will be paid into court to be held until the beneficiary has reached the age of majority for your specific province. It is important, therefore, if you are choosing a beneficiary who is a minor at the time of the designation, to also name a trustee.

If you are a Quebec resident, the parents are considered tutors of their child.

If a minor has been designated as an irrevocable beneficiary, the policy is automatically frozen until the beneficiary has reached the age of majority for your specific province. A parent, guardian or trustee cannot consent to a beneficiary change on behalf of a minor.

Minor: a person named as a beneficiary who is under the age of majority for your specific province.

Trustee: a person appointed by you to hold the minor's proceeds in trust until the minor reaches the age of majority for your specific province.

Tutor: a tutor acts like a trustee.